

## HO-6 (CONDO-UNIT OWNER) COASTAL PROGRAM

### Do you need a with wind H06 market along the coast?

- Coverage A Limits from \$35,000 to \$250,000.
- Contents limits as low as \$10,000.
- Special Coverage A Endorsement available.
- Superior construction units second floor and above are permitted within 1500ft of the coast – even directly on the beach! *(Certain zip code restrictions may still apply)*
- Condo-units not of Superior construction or on the first floor are still eligible, but must be at least 1500ft from the coast (Gulf or Atlantic).
- An HO-6 seasonal unit is eligible for coverage if the residence is owner occupied continuously for less than 3 months per policy year if:
  - The residence is located within a limited access community/building (requires security guard or passkey gates)
  - OR
  - The unit is equipped with a central station burglar alarm (fire alarm no longer required).
- HO-6 units may now be owner occupied for less than three months. Rentals are permitted but the unit may not be vacant. A copy of the lease will need to be provided. Min one month lease up to 12 rentals per year.
- Proof of prior coverage is not required and no surcharge will apply.
- Commercial Wind Mitigation forms are acceptable.
- Loss Assessment Coverage of \$10,000 is available.
- No RCE 's required.
- Associations filed under Chapter 718 can be written as an HO-6.
- No home sharing programs permitted (VRBO, Homeaway, Airbnb, etc.).

Go to [www.jergermga.com](http://www.jergermga.com) and begin quoting today!!!!